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United States of America

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MICHAEL COSENTINO
CLERK U.S. DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

E-filing

8 IN THE UNITED STATES DISTRICT COURT
9 FOR THE NORTHERN DISTRICT OF CALIFORNIA

11 UNITED STATES OF AMERICA,

12 Plaintiff,

13 v.

14 Darla R. Nobel aka Darla R. Sirowy,

15 Defendant(s).

16 Plaintiff, through its attorney, alleges:

17 1. Jurisdiction: The Court has jurisdiction of this action under 28 U.S.C. Section 1345.

18 2. Defendant resides in the Northern District of California.

19 **FIRST CAUSE OF ACTION**

20 3. Defendant owes plaintiff \$7,568.07, plus additional interest and costs according to the
21 Certificate of Indebtedness, a copy of which is annexed hereto as Exhibit A.

22 **SECOND CAUSE OF ACTION**

23 4. Defendant owes plaintiff \$2,222.06, plus additional interest and costs according to the
24 Certificate of Indebtedness, a copy of which is annexed hereto as Exhibit B.

25 WHEREFORE, plaintiff demands judgment against defendant for the sum of \$9,790.13,
26 additional interest to the date of judgment, attorney's fees in the amount of 33% of the
27 debt, and court costs.

28 Date: April 18, 2008


LAW OFFICE OF MICHAEL COSENTINO
By: MICHAEL COSENTINO
Attorney for the Plaintiff
United States of America

**U. S. DEPARTMENT OF EDUCATION
SAN FRANCISCO, CALIFORNIA**

CERTIFICATE OF INDEBTEDNESS

Darla R. Nobel
AKA Darla Nobel, Darla Nobel Sirowy
AKA Darla R. Sirowy
5209 Hansen Dr.
Antioch, CA. 94531
SSN: 5682

I certify that Department of Education records show that the borrower named above is indebted to the United States in the amount stated below plus additional interest from 2/21/06.

On or about 11/19/79 and 11/4/81, the borrower executed promissory note(s) to secure loan(s) of \$1,600.00 and \$3,990.00 from Bank of America NT & SA, Los Angeles, CA. at the annual rate of 7.00% under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. 1071 et. seq. (34 C.F.R. Part 682). The holder demanded payment according to the terms of the notes(s), and credited \$0.00 to the outstanding principal owed on the loan(s). The borrower defaulted on the obligation on 4/29/92, and the holder filed a claim on the guarantee.

Since assignment of the loan, the Department has received a total of \$0.00 from all sources, including Treasury Department offsets, if any. After application of these payments, the borrower now owes the United States the following:

Principal:	\$ 7,568.07
Interest:	\$ 6,410.67
Late Fees:	\$ 0.00
Admin. Costs:	\$ 0.00
Total debt as of 2/21/06:	\$13,978.74

Interest accrues on the principal shown here at the rate of 7.00% per annum and a daily rate of \$1.45.

CERTIFICATION: Pursuant to 28 USC Section 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

3/16/06
Date

Name: _____

Jessica Liu
Loan Analyst
Litigation Branch

Jessica Liu
Loan Analyst

EXHIBIT A

**U. S. DEPARTMENT OF EDUCATION
SAN FRANCISCO, CALIFORNIA**

CERTIFICATE OF INDEBTEDNESS

Darla R. Nobel
AKA Darla Nobel, Darla Nobel Sirowy
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5209 Hansen Dr.
Antioch, CA. 94531
SSN: 5682

I certify that Department of Education records show that the borrower named above is indebted to the United States in the amount stated below plus additional interest from 2/21/06.

On or about 9/11/76, the borrower executed promissory note(s) to secure loan(s) of \$1,500.00 from Bank of America NT & SA, Santa Clara, CA. at the annual rate of 7.00% under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. 1071 et. seq. (34 C.F.R. Part 682). The holder demanded payment according to the terms of the notes(s), and credited \$90.31 to the outstanding principal owed on the loan(s). The borrower defaulted on the obligation on 4/29/92, and the holder filed a claim on the guarantee.

Since assignment of the loan, the Department has received a total of \$0.00 from all sources, including Treasury Department offsets, if any. After application of these payments, the borrower now owes the United States the following:

Principal:	\$2,222.06
Interest:	\$1,882.24
Late Fees:	\$ 0.00
Admin. Costs:	\$ 0.00
Total debt as of 2/21/06:	\$4,104.30

Interest accrues on the principal shown here at the rate of 7.00% per annum and a daily rate of \$0.42.

CERTIFICATION: Pursuant to 28 USC Section 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

3/16/06
Date

Name: _____

Loan Analyst

Litigation Branch Jessica Liu
Loan Analyst

EXHIBIT B